

PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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General Comment

I am a small individual investor having both an IRA and a Roth IRA. Under both I have sold covered calls creating income to me at NO risk. For companies that I want to buy, I have purchased options in the market having the funds in my account, again getting paid to purchase a stock. I have NEVER overdrawn or abused my account. Your rule as I understand it will close this option and cost me income. For those individuals who have overdrawn or abused their account, they made greedy, bad, decisions for which you cannot protect.